

Home Mortgage Disclosure		YES	NO
1.	Is the financial institution exempt from the requirements of Regulation C because it is subject to a state disclosure law that imposes similar requirements? (203.3(b))	_____	_____
Do not proceed if the answer to the preceding question is "Yes."			
2.	Did the financial institution have a home office or branch office in an MSA on December 31 of the preceding year? (Appendix A)	_____	_____
3.	Did the financial institution have total assets of more than \$10 million on December 31 of the preceding year? (Appendix A)	_____	_____
4.	Does the financial institution meet the definition of "financial institution" as that term is defined in Section 203.2(e)?	_____	_____
If all of the answers to questions 2, 3, and 4 are "Yes," the financial institution is subject to HMDA and the examiner should complete the following questions.			
5.	Is the financial institution collecting loan data regarding:		
a.	Applications for,	_____	_____
b.	Originations of,	_____	_____
c.	Purchases of home purchase and home improvement loans (including refinancings) for each calendar year? (203.4(a))	_____	_____
6.	Does the financial institution collect the following data: (Appendix A)		
a.	A unique number for the loan or loan application, and the date the application was received?	_____	_____
b.	The type and purpose of the loan, using the applicable codes?	_____	_____
c.	The owner-occupancy status of the property to which the loan relates, using the applicable codes?	_____	_____
d.	The amount of the loan or application, rounded up to the nearest thousand?	_____	_____
e.	The type of action taken and the date?	_____	_____
f.	The location of the property to which the loan or application relates, by MSA number, state and county codes, and census tract, if the institution has a home or branch office in that MSA?	_____	_____
g.	The race or national origin and sex of the applicant or borrower (using applicable codes)?	_____	_____

- h. The gross annual income relied upon in processing the application (rounded up to the nearest thousand)? (for example, \$35,550 reported as 36)

Home Mortgage Disclosure (continued)**YES****NO**

NOTE: Collection of the information in g. and h. is optional on loans purchased or if the financial institution had assets of \$30 million or less on the preceding December 31. If the applicant fails to provide this information in mail or telephone applications, the race or national origin and sex need not be recorded, however, an applicable code number is provided for this situation (do not use "N/A"). Collection of this information is "not applicable" if the applicant or borrower is not a natural person (corporation, etc.).

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| i. | The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year? | _____ | _____ |
| j. | If the institution chooses to do so, the reasons for denial of an application, using up to three appropriate codes? | _____ | _____ |
| 7. | Is the loan data presented in the format prescribed in Appendix A of the regulation (or in electronic form as prescribed in agency instructions)? | _____ | _____ |
| Question 8 and 9 do not apply to purchased loans or if the financial institution had assets on the preceding December 31 of \$30 million or less. | | | |
| 8. | Does the financial institution collect data concerning race or national origin and sex as prescribed in Appendix B of the regulation? | _____ | _____ |
| 9. | Does the financial institution note data concerning race or national origin and sex on the basis of visual observation if the applicant chooses not to provide this information? (Appendix B) | _____ | _____ |
| 10. | Does the financial institution avoid reporting data on transactions excluded by Section 203.4(d) of the regulation? | _____ | _____ |
| 11. | Did the financial institution send two copies of its loan register, or one machine-readable copy to the appropriate agency office by March 1 following the year for which the loan data are compiled? (203.5(a)) | _____ | _____ |
| 12. | Does the financial institution retain a copy of its loan register for at least two years? (203.5(a)) | _____ | _____ |
| 13. | Does the financial institution make its mortgage loan disclosure statement available to the public no later than 30 calendar days after the institution receives it from the FFIEC? (203.5(b)) | _____ | _____ |
| 14. | Does the financial institution make its mortgage loan disclosure statement available to the public for five years? (203.5(b)) | _____ | _____ |
| 15. | Does the financial institution make its mortgage loan disclosure statement available at its home office and at least one branch office in each MSA? (203.5(c)) | _____ | _____ |
| 16. | Are the disclosure statements available for inspection and copying during normal business hours? (203.5(c)) | _____ | _____ |

Home Mortgage Disclosure (continued)

YES

NO

17. Does the financial institution avoid charging a fee for obtaining a copy of its disclosure statement, other than a reasonable charge for photocopying?
(203.5(c))

Home Mortgage Disclosure (continued)**YES****NO**

18. Does the financial institution post a general notice about the availability of its disclosure statement in the lobbies of its home office and any branch offices located in an MSA? (203.5(d))
19. Does the financial institution promptly, upon request, provide the location of offices where the statement is available? (The financial institution may comply with this requirement by including such locations in its notice.) (203.5(d))
